

**19.** The method of claim **18**, wherein the authentication information comprises: a personal identification number (PIN), a fingerprint, a facial image, or a voice sample.

**20.** The non-transitory computer-readable medium of claim **8**, wherein the operations further comprise: receiving authentication information indicating that the transaction is authorized, wherein the authentication information comprises: a personal identification number (PIN), a fingerprint, a facial image, or a voice sample. 5

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